

Retirement

OUTLOOK

DRS making online retirement even easier

For over a year now, DRS has made applying for retirement easier than ever with the Online Retirement Application. We have heard loud and clear from customers that they would like a safe and easy way to interact with us, that doesn't take time out of their already hectic schedule. ORA makes completing the application a snap. ORA also helps DRS's efforts to be as "green" as possible with our retirement-related materials.

Official Estimate Request Online

Beginning January 2, you may request your official benefit estimate through Online Account Access. You can try different retirement options to determine which ones work best before you request an official benefit estimate based on that information.

What is an official benefit estimate? It is the estimate you can use when you retire. Since you can now request and receive your official benefit estimate online, completing your retirement process is even more convenient. You may not even need to send us anything. While you may not need to contact us, we are always [here](#) to help you with your retirement needs.

DRS no longer sending paper retirement applications with estimate requests

We've also heard from some customers that the only reason they completed the paper application was because they received it in the mail and "thought I had to fill it out."

To avoid any confusion like this, DRS will no longer automatically mail a paper application when a customer requests an official benefit estimate. If you request an official benefit estimate, and would like to receive a paper application, just let us know and we'll get one in the mail to you right away. Otherwise, when you're ready to retire, [check out ORA](#) and see just how easy the retirement process can be.

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TRS Plan 3 Contribution Rate Change Window

If you're a TRS Plan 3 member, you have the opportunity in January to change your contribution rate. If you decide to do so, please complete the [TRS Plan 3 Contribution Rate Change form](#). Once you have filled out the form, submit it to your employer between January 1 and January 31.

Also, please note that the Internal Revenue Service has provisionally qualified the state of Washington's TRS Plan 3 with an important condition – that the annual rate change option be removed.

In response, the Select Committee on Pension Policy will recommend a bill to the 2014 Legislature to ensure TRS Plan 3 will remain qualified with the IRS. Under the proposed legislation, TRS Plan 3 members will have the option to change their contribution rates in January of 2014 and once more in January 2015. After that, TRS Plan 3 members would only be able to change their rate when they change employers, as is the case currently with PERS and SERS Plan 3 members.

Supreme Court hears arguments on gain sharing litigation

The fate of litigation over gain sharing and early retirement provisions in certain state pension systems is now up to the Washington State Supreme Court following a round of oral arguments heard in late October.

While it is not known when the Court will render an opinion in the case, a ruling could become final as early as 20 calendar days after it is issued. And that's an item of particular interest to pension system members who may be considering early retirement under provisions of the law that is currently before the Court.

These provisions, known as the 2008 early retirement factors (ERFs), are currently available to members of PERS, TRS and SERS Plan 2 and Plan 3 who meet certain age and service requirements. If the ruling reinstates gain sharing benefits repealed by the Legislature in 2008, the ERFs could terminate as soon as 20 days after issuance of the ruling. DRS has concluded that the 20-day mark is the earliest that "legal certainty" could occur in the litigation.

Under the law, those who retire using the ERFs must receive their first benefit installment before the ERFs

are ended by legal certainty. Otherwise, the early retirement provisions will not be factored into their benefit.

With that in mind, members who plan to retire under the 2008 ERFs should be mindful of the processing and payment timeline for retirement applications.

Retirements are effective on the first of the month following the month in which the member separated from employment, with the first benefit paid at the end of that month. For example, if a person works any hours in December, the earliest he or she could retire would be Jan. 1, and the first payment would be at the end of January.

"We don't know if legal certainty will occur at the 20-day mark, but members should be aware that it is a possibility," said DRS Director Marcie Frost. "They should also be aware that it takes longer than 20 days for a member to separate from service and receive the first retirement payment."

For more details, see the article [Gain sharing litigation: 'Legal certainty' and the 2008 early retirement factors](#) on the DRS website.

Plan 3 Account Access gets new look

Are you a member of Plan 3? Account access for the defined contribution portion of Plan 3 has been redesigned to be more user friendly. You can see the changes if you log in to your account via single sign-on at www.drs.wa.gov and click the link to your Plan 3 account, or log in directly at www.drs.wa.gov/plan-3/.

A few highlights of the update:

- Your total Plan 3 account balance displays as soon as you log in. Details are just a click away.
- Streamlined navigation makes it easier to find

the information or perform the transaction you're looking for.

- You can change future allocations or perform fund transfers with fewer clicks.

The new resource center lets you access calculators, helpful links, and seminar information from one page.

Log in and watch the [brief webinar](#) for an introduction to the changes. After you've had a chance to explore, complete the survey in your inbox to let us know what you think.

Declining attendance prompts reduction in PERS and TRS Plan 1 seminars

Online retirement planning seminar available for PERS and TRS Plan 1 members

As the number of active PERS and TRS Plan 1 members gets smaller, fewer Plan 1 members are attending DRS seminars. This lowered attendance means that DRS will begin reducing the number of seminars in 2014 that feature Plan 1 content for members.

PERS and TRS Plan 1 members will continue to have access to [seminar content online](#). In addition, the PERS and TRS Plan 1 sessions will continue in the following locations in future retirement seminars:

- King County (Saturdays only)
- Thurston County (Saturdays only)
- Tacoma
- Spokane
- Wenatchee

Plan 1 retirement seminars still available at your place of employment

For those who are not able to travel to the counties that offer Plan 1 retirement content, or view the webinars online, employers may request a group presentation at your place of work. The DRS Education & Outreach team can help your employer coordinate an onsite visit.

Seminar schedule for 2014

Are you within five years of retirement? If so, consider attending a DRS Retirement Planning Seminar. Seminars are held on Fridays and Saturdays from 9:00 a.m. to 2:30 p.m. at locations around the state. Below is a partial list of 2014 seminar dates and locations. The complete schedule can be found on the [Seminar Registration page](#).

City	Date	Day	Systems/Plan Information Offered
Everett	3/1/2014	Saturday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2 Seminar is FULL - Enrolling at this time will place you on a first-come, first-serve waiting list.
Kirkland	4/5/2014	Saturday	LEOFF 2, PERS 1, 2 & 3, PSERS 2, SERS 2 & 3, TRS 1, 2 & 3, WSPRS 2 PERS 1 is FULL - Enrolling at this time will place you on a first-come, first-serve waiting list.
Longview	2/8/2014	Saturday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2
Mount Vernon	4/26/2014	Saturday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2
Pasco	7/12/2014	Saturday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2
Port Orchard	3/29/2014	Saturday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2
Seattle	6/20/2014	Friday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2
Seattle	6/21/2014	Saturday	LEOFF 2, PERS 1, 2 & 3, PSERS 2, SERS 2 & 3, TRS 1, 2 & 3, WSPRS 2
Spokane	5/17/2014	Saturday	LEOFF 2, PERS 1, 2 & 3, PSERS 2, SERS 2 & 3, TRS 1, 2 & 3, WSPRS 2
Tacoma	5/3/2014	Saturday	LEOFF 2, PERS 1, 2 & 3, PSERS 2, SERS 2 & 3, TRS 1, 2 & 3, WSPRS 2
Tumwater	2/1/2014	Saturday	LEOFF 2, PERS 1, 2 & 3, PSERS 2, SERS 2 & 3, TRS 1, 2 & 3, WSPRS 2 Seminar is FULL - Enrolling at this time will place you on a first-come, first-serve waiting list.
Tumwater	6/27/2014	Friday	LEOFF 2, PERS 2, PERS 3, PSERS 2, SERS 2, SERS 3, TRS 2, TRS 3, WSPRS 2
Tumwater	6/28/2014	Saturday	LEOFF 2, PERS 1, 2 & 3, PSERS 2, SERS 2 & 3, TRS 1, 2 & 3, WSPRS 2
Yakima	6/7/2014	Saturday	LEOFF 2, PERS 2 & 3, PSERS 2, SERS 2 & 3, TRS 2 & 3, WSPRS 2

Better choices for better health

If you or someone you care for has a chronic condition, the **Living Well** workshop can help you make better choices for improved health and lifestyle.

Living Well with Chronic Conditions, known formally as the Chronic Disease Self-Management Program (CDSMP), helps people with diverse medical needs develop tools and coping strategies for managing their symptoms.

The workshops provide support for people who need help continuing daily activities and dealing with the emotions that chronic conditions may bring about. Workshop participants build confidence around managing their own health, staying active, and improving their quality of life. Workshop sessions are fun and interactive.

Washington State offers four evidence-based chronic disease self-management programs that originate from the Stanford University Patient Education Research Center: Each is a six-week, peer-led series:

- Living Well with Chronic Conditions is the English-language version of the Stanford Chronic Disease Self-Management program (CDSMP), designed to help people with one or more chronic conditions and their support people such as family, friends and caregivers.
- Tomando Control de su Salud (Tomando Control) is the culturally adapted, Spanish-language version of CDSMP.
- Diabetes Self-Management Program (DSMP) is designed specifically for people living with diabetes and their family, friends, or caregivers.

- Chronic Pain Self-Management Program (CPSMP) is designed specifically for people living with chronic pain. Family, friends and caregivers are welcome to attend with the person dealing with chronic pain.

In addition to the community based settings, there is an online version of Living Well with Chronic Conditions called Better Choices, Better Health for Pierce County residents. To learn more about this online program, please contact Nellis Kim at Pierce County Aging and Long Term Care, email: nkim@co.pierce.wa.us or telephone 253-798-3807.

Chronic Disease Self Management Education (CDSME) is brought to you by the Aging and Long Term Support Administration Home and Community Services Division in partnership with the Department of Health Heart Disease, Stroke and Diabetes Program. All workshops are free or very low cost thanks to a federal grant from the Administration for Community Living which ends August 31, 2015.

Interested?

For more information or to find a workshop near you, visit the Living Well with Chronic Conditions in Washington State website <http://livingwell.doh.wa.gov>. Find a workshop in your area by using the county search function.

If you don't see a workshop, contact Maureen Lally, Project Coordinator at DSHS/Aging and Long Term Support Administration/Home and Community Services, 360-725-2449 or email lallym@dshs.wa.gov



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